

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|                         |   |           |                  |
|-------------------------|---|-----------|------------------|
| In re Application of    | ] |           |                  |
|                         | ] |           |                  |
| Guest, John             | ] |           |                  |
|                         | ] |           |                  |
| Serial No.: 10/539,461  | ] | Examiner: | Ade, Oger Garcia |
|                         | ] |           |                  |
| Filed: January 28, 2008 | ] | Art Unit: | 3687             |
|                         | ] |           |                  |
| For: Payment System     | ] |           |                  |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a response to the restriction requirement of May 7, 2010.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 16 of this paper.